

Listing of and Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A computer method for conforming the value of elements of a portfolio account to known relation, said account receiving at least one deferred payment allocated among at least one fund category, each of said fund categories containing at least one investment vehicle, said method comprising the steps of:

receiving by a computer from said account an allocation of liabilities associated with said at least one deferred payment allocated among at least a selected one of said at least one investment vehicles;

identifying by the computer a liability balance comprising the step of: accumulating values of assets of the selected ones of said investment vehicles among each of said fund categories and said received liability allocation associated with the selected ones of said investment vehicles;

identifying by the computer a value of equity assets held in said portfolio account exclusive of equity assets held in life insurance policies;

determining by the computer whether one or more life insurance policies are included in said portfolio account, and, if one or more life insurance policies are included in said portfolio account, determining a value of equity assets in the one or more life insurance policies;

combining by the computer the value of the equity assets held in said portfolio account exclusive of equity assets held in life insurance policies and the value of the equity assets in the one or more life insurance policies to determine an asset balance associated with said portfolio account;

divesting a portion of said selected ones of said investment vehicles from the portfolio account when a dollar value of said asset balance exceeds a known relation imposed by banking regulation with regard to a dollar value of said liability balance until the dollar value of the portfolio account is within limits with regard to the known relation to the dollar value of said liability balance; and

providing by the computer an indication when the value of elements of the portfolio account conform to said known relation.

2. (Cancelled)

3. (Currently Amended) The method as recited in claim 1 wherein the step of identifying by the computer said asset balance comprises the steps of:

accumulating by the computer balances of selected ones of said investment vehicles within said fund categories; and

adding by the computer corresponding investment gains and/or losses to said accumulated balances.

4. (Currently Amended) The method as recited in claim 1 wherein the step of identifying by the computer said asset balance further comprises step of:

accumulating by the computer balances of selected ones of said investment vehicles within said investment vehicles; and

adding by the computer corresponding investment gains and/or losses to said accumulated balances.

5. (Previously Presented) The method as recited in claim 1 wherein said investment vehicles are selected from the group comprising: cash, equities, stocks, bonds, mortgages, mutual funds, municipal bonds, corporate bonds, and insurance policies.

6. (Previously Presented) The method as recited in claim 1 wherein said selected ones of said investment vehicle are selected from the group comprising: stocks and equities.

7. (Currently Amended) The method as recited in claim 1 further comprising the step of:

reporting by the computer said identified liability balance, said identified asset balance and said indication.

8. (Currently Amended) The method as recited in claim 7 further comprising the step of:

reporting by the computer:

a liability balance associated with each of said investment vehicles;
an asset balance associated with each of said investment vehicles; and
an indication for each of said liability balances associated with said investment vehicles when said each of said asset balance is within a known relation to a corresponding one of said liability balance.

9. (Original) The method as recited in claim 1 wherein said indication is provided when said liability balance exceeds said asset balance.

10. (Original) The method as recited in claim 1 wherein said known relation is an equality of said liability balance and said asset balance.

11. (Original) The method as recited in claim 8 wherein said indication is provided when said liability balance exceeds a corresponding asset balance.

12. (Original) The method as recited in claim 8 wherein said known relation is an equality of said liability balance and said asset balance.

13. (Original) The method as recited in claim 8 wherein said investment vehicles are sorted within predetermined groups.

14. (Previously presented) The method as recited in claim 13 wherein said predetermined groups are selected from the group comprising: large capital, mid-size, small-capital, technology sector, medical sector.

15. (Currently Amended) A computer system for conforming certain elements of a portfolio account to known relation imposed by banking regulation, said account containing or intended to finance a plurality of deferred payment allocated among at least one fund category, each of said fund categories containing at least one investment vehicle, said system comprising:

a processor in communication with a memory, said processor operable for executing instructions stored on a computer-readable medium, the instructions, when executed by the processor, causing the processor to:

~~code for receiving~~ receive an allocation of liabilities associated with said deferred payment allocated among at least a selected one of said at least one investment vehicles;

~~code for identifying~~ identify a liability balance investment comprising ~~code for~~ accumulating balances of the selected ones of said investment vehicles among each of said fund categories and said received liability allocation associated with the selected ones of said investment vehicles;

~~code for identifying~~ identify a value of equity assets held in said portfolio account exclusive of equity assets held in life insurance policies;

determine whether one or more life insurance policies are included in said portfolio account, and, if one or more life insurance policies are included in said portfolio account, determine a value of equity assets in the one or more life insurance policies;

combine the value of the equity assets held in said portfolio account exclusive of equity assets held in life insurance policies and the value of the equity assets in the one or more life insurance policies to determine an asset balance associated with said [[a]] portfolio account;

~~code for divesting~~ divest a most recently added portion of said selected ones of said investment vehicles from the portfolio a-current account when a dollar value of said asset balance exceeds [[a]] the known relation imposed by banking regulation with regard to a dollar value of said liability balance until the value of the portfolio current account is within limits with regard to the known relation to said liability balance; and

~~code for providing~~ provide an indication when the value of elements of the portfolio account conform to said known relation.

16. (Currently Amended) The system as recited in claim 15 wherein ~~said code for causing the processor to identify~~ identifying said liability balance comprises causing the processor to accumulate ~~accumulating~~ balances of selected ones of said investment vehicles among each of said fund categories and said received asset allocation associated with selected ones of said investment vehicles.

17. (Currently Amended) The system as recited in claim 15 wherein ~~code for identifying~~
causing the processor to identify said asset balance comprises causing the processor to
accumulate ~~accumulating~~ balances of said fund categories.

18. (Currently Amended) The system as recited in claim 16 wherein causing the processor to
identify ~~said code for identifying~~ said liability balance further comprises causing the processor to
accumulate ~~accumulating~~ balances of selected one of said investment vehicles within said
investment vehicles.

19. (Previously Presented) The system as recited in claim 15 wherein said investment vehicles
are selected from the group comprising: cash, equities, stocks, bonds, mortgages, mutual funds,
municipal bonds, corporate bonds, insurance policies.

20. (Previously Presented) The system as recited in claim 15 wherein said selected ones of said
investment vehicle are selected from the group comprising: stocks, equities.

21. (Currently Amended) The system as recited in claim 15 wherein the instructions, when
executed by said processor, further cause ~~said processor is further operable to execute:~~
~~code for~~ reporting:
said identified liability balance;
said identified asset balance; and
said indication of compliance.

22. (Currently Amended) The system as recited in claim 21 wherein the instructions, when
executed by said processor, further cause ~~said processor is further operable to execute:~~
~~code for~~ reporting:
a liability balance associated with each of said investment vehicles;
an asset balance associated with each of said investment vehicles; and
an indication of compliance when said each of said asset balance is within a
known relation to a corresponding one of said liability balance.

23. (Original) The system as recited in claim 15 wherein said indication is indicated when said liability balance exceeds said asset balance.

24. (Original) The system as recited in claim 15 wherein said known relation is an equality of said liability balance and said asset balance.

25. (Original) The system as recited in claim 22 wherein said indication is indicated when said liability balance exceeds said asset balance.

26. (Original) The system as recited in claim 22 wherein said known relation is an equality of said liability balance and said asset balance.

27. (Original) The system as recited in claim 15 wherein said investment vehicles are sorted within predetermined groups.

28. (Previously Presented) The system as recited in claim 27 wherein said predetermined groups are selected from the group comprising: large capital, mid-size, small capital, technology sector, medical sector.

29. (Cancelled)